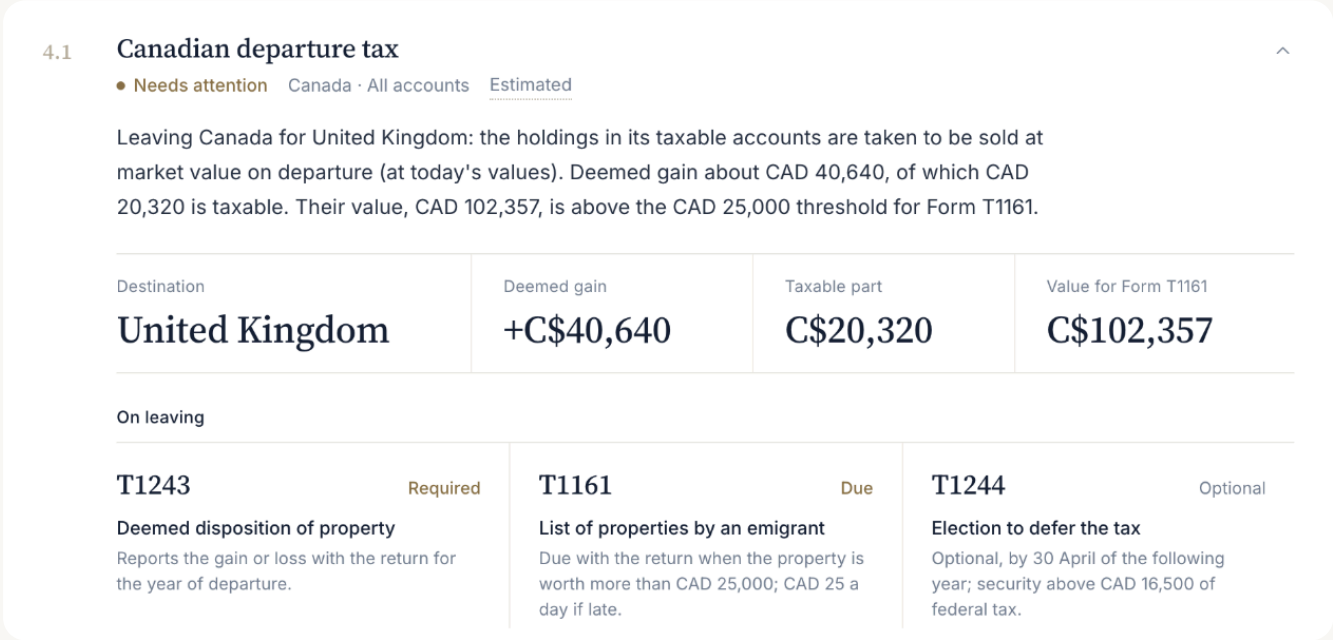
Borderfolio
FOR ADVISORS

FOR CANADIAN ADVISERS WITH CROSS-BORDER CLIENTS

# Cross-border intelligence for Canadian advice firms.

Borderfolio adds a cross-border layer to the systems you already use: registered plans, US withholding by account, an ACB that holds up, departure tax and the US ties of your clients, set out in a client-ready review.




From the Cross-Border screen in Borderfolio · sample client resident in Canada, planning a move to the United Kingdom

01

## Every registered plan

RRSP, RRIF, LIRA, TFSA, FHSA, RESP and the rest at their own treatment and treaty withholding.

02

## ACB and leaving Canada

ACB at purchase-date rates with return of capital and superficial losses; the deemed gain on leaving.

03

## Clients with US ties

US funds by account, US estate tax, and the IRA or Roth of a client who moved from the US.

WHAT WE STAND FOR

### Unknown is not zero

A missing price or rate is shown with its reason, and totals that depend on it are withheld.

### Every rule has a source

Tax and treaty rates cite the law or tax authority; what is not modelled says so.

### You stay the adviser

Nothing counts until you confirm it. No buy or sell recommendations.

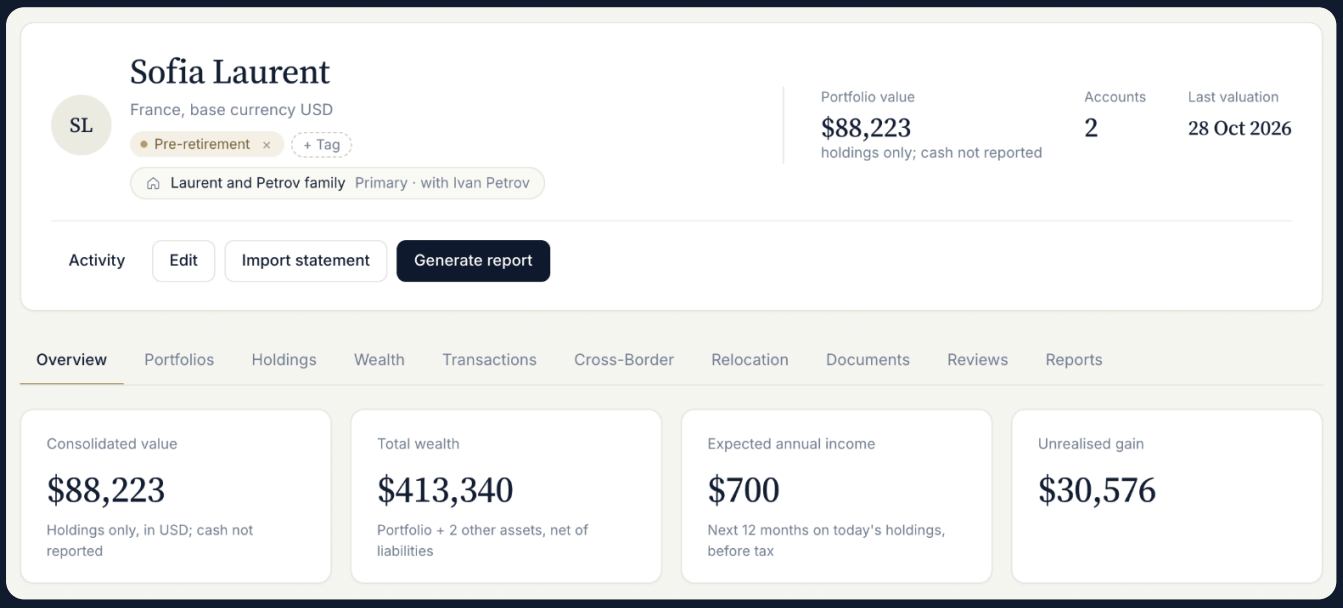
### A report stays as sent

Each PDF is a stored snapshot and reopens unchanged a year later.

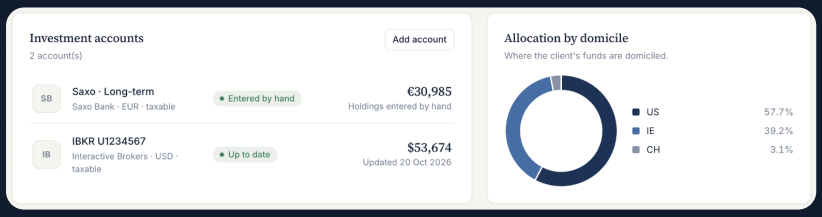
WHAT THE ADVISER WORKS WITH

# One client, two countries' worth of questions.

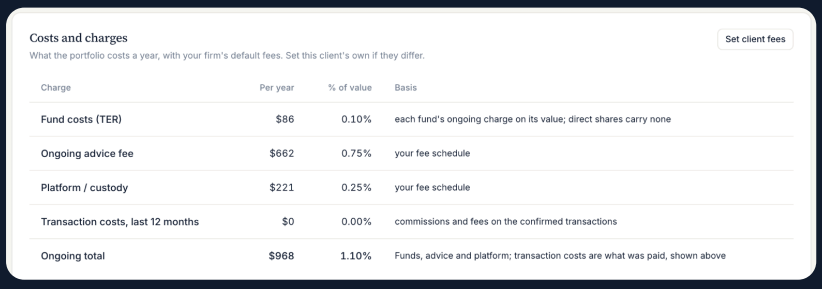
A client who moved to Canada with an Interactive Brokers account in dollars and a Saxo account in euros, as the adviser sees them in Borderfolio.



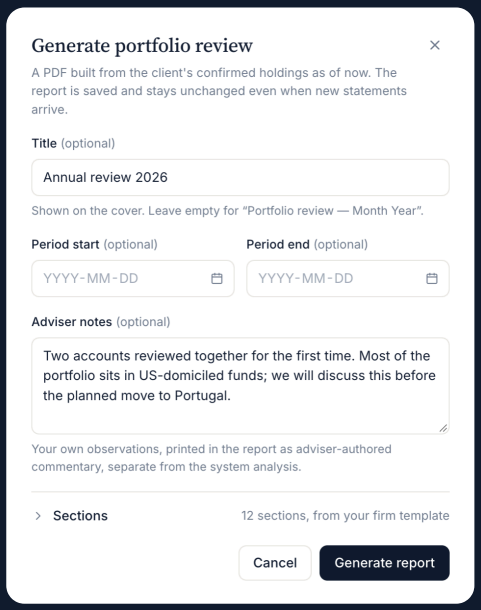

1 Both accounts in the client's currency: total wealth, expected income and unrealised gain.




2 Each account with its source, and where the client's funds are domiciled.




3 What the client pays a year, in money and as a share of value, each line with its basis.




4 The review document: your notes print as your own commentary, and the report is saved unchanged.

PREPARING A REVIEW

# Five tasks, fewer hand-offs.

Whatever your current tools, a review involves the same work. Borderfolio takes over the steps where figures are moved, re-keyed or reassembled. Reading them stays with you.

| ADVISER TASK | TYPICAL MANUAL PREPARATION | WITH BORDERFOLIO |
|---|---|---|
| 01 Gather holdings from different accounts | Request or download each provider's statement and note which account, currency and date it covers. | Connect a supported broker, or import the client's statements and exports. Holdings and transactions are read for you. Connections to adviser systems such as Intelliflo and NDEX are in development: tell us which you use. **Reduces:** re-typing positions from each statement. |
| 02 Review positions and transactions | Reconcile trades, dividends, fees, deposits and withdrawals, and check nothing is recorded twice. | Everything read from a statement opens for your review before it counts. Entries already recorded are not added twice; anything unreadable is listed with a reason. **Reduces:** duplicate checks and silent omissions. |
| 03 Bring supported investments into one reporting currency | Look up prices and exchange rates for each holding, convert, and total by hand. | Every holding is valued in the client's currency, with the rate shown. A holding that cannot be priced is named, not quietly left out of the total. **Reduces:** rate look-ups and conversion arithmetic. |
| 04 Analyse available performance and costs | Separate investment growth from money added or withdrawn; collect fund charges, advice and platform fees. | Returns that separate investment performance from money added or withdrawn, and a yearly view of what the client pays: funds, advice, platform and dealing. **Reduces:** the same calculations rebuilt every review. |
| 05 Add your conclusions and prepare the client document | Copy figures, charts and tables into a template, write commentary, and keep a copy of what was sent. | Write your conclusions in the workspace and generate the client PDF. Your commentary appears under your name, apart from the analysis, and the report reopens unchanged. **Reduces:** assembling and versioning the document. |

## What stays with you

- Checking each import and confirming it. Until you do, the client's portfolio is unchanged.
- Valuing assets that have no market price, such as property or a business.
- Your conclusions and any recommendation. Borderfolio makes no buy or sell recommendations and executes nothing.

## Which providers

Interactive Brokers, Saxo, Schwab, DEGIRO, Trading 212, InvestEngine, Vanguard Investor UK and eight more are read directly; other platforms, such as Hargreaves Lansdown or AJ Bell, by AI extraction. Interactive Brokers and Freedom24 can also sync daily. Nothing counts until you confirm it. Imports ↗

WHERE IT FITS

# Three reviews an adviser already prepares.

## 1 A second opinion

Findings ↗

A prospective or existing client wants an assessment of investments already held elsewhere.

| CLIENT QUESTION | ADVISER TASK | PLATFORM SUPPORT | CLIENT-FACING OUTCOME |
|---|---|---|---|
| “Is what I hold elsewhere in good order, and what is it costing me?” | Assess the existing investments where they are. No transfer of assets is needed. | The client’s statements imported to accounts under their name and confirmed by you; consolidated holdings, available returns, costs, and findings with their assumptions. | A structured explanation of holdings, available results, costs and the issues that need your attention. |

## 2 A regular portfolio review

Reports ↗

The client holds accounts with several providers.

| CLIENT QUESTION | ADVISER TASK | PLATFORM SUPPORT | CLIENT-FACING OUTCOME |
|---|---|---|---|
| “How have my investments done since we last met, and what have I paid?” | Explain progress across providers in one conversation, the same way each time. | New statements or daily sync per account; returns since inception, year to date or 12 months; contributions and withdrawals from confirmed cash flows; costs and charges. | One coherent discussion of investment progress, money in and out, and charges, backed by a consistent review document. |

## 3 A family’s wider wealth picture

Households ↗

Investments considered alongside property, business interests, other assets and liabilities.

| CLIENT QUESTION | ADVISER TASK | PLATFORM SUPPORT | CLIENT-FACING OUTCOME |
|---|---|---|---|
| “Where do we stand as a family, including the house and the business?” | See the whole picture without merging each person’s accounts and tax position. | A household groups its members; each keeps their own accounts, residence and wrappers. Joint, trust, SMSF or company accounts are labelled by ownership. Other assets are recorded with a value, date and basis; a mortgage or loan is netted against its asset. | A combined household view in one currency, while performance, tax and cross-border findings stay per person. |

- **Imported, market-priced.** Holdings from statements or a connected broker, confirmed by you and valued at market prices.
- **Adviser-entered.** Property, business, policies and other assets valued by you. They never enter returns or tax figures, and a missing value leaves the total blank.

FOR CANADIAN-RESIDENT CLIENTS

# What a Canadian client’s portfolio raises.

The questions your current systems leave to a spreadsheet, answered in the same review, each with its assumptions and source.

01 **US withholding by account** — Cross-border ↗

Where the 15% falls for each holding: exempt for US-listed holdings in an RRSP, lost in a TFSA, credited in a taxable account; a Canadian-listed ETF pays it inside the fund in every account.

02 **Adjusted cost base, done properly** — Cross-border ↗

Each trade at its own date’s rate, with the issuers’ return of capital and reinvested distributions, superficial losses and values on arrival; the same ACB drives T1135.

03 **Leaving Canada** — Cross-border ↗

The deemed disposition with T1243, T1161 and the T1244 deferral; then what Canada withholds on dividends and RRSP/RRIF payments under the new country’s treaty.

04 **Dividends and US estate tax** — Cross-border ↗

Eligible Canadian against foreign dividends at the top bracket, province by province; US-situs holdings under the treaty’s small-estate rule and pro-rated credit.

05 **US ties** — Cross-border ↗

US citizens: cost in CAD and USD, PFICs, FBAR and Form 8938. Clients who moved from the US: the IRA, 401(k) and Roth in Canada, with the Roth election deadline.

### What these figures are

International and tax figures are estimates for your professional review. What is covered depends on the client’s residence, the instrument and the data available, and anything outside that is labelled rather than guessed. They are not a tax return, a tax-optimisation service or a personal recommendation. Full scope ↗

A PRACTICAL EVALUATION

# Start with one client review.

The fairest test is one real review you need anyway, judged against how you prepare it today.

## HOW IT WORKS

1. **Choose one case**
   A client with investments or tax ties in more than one country.
2. **Agree the question**
   A second opinion, a planned move, withholding or a periodic review.
3. **Use authorised data**
   Statements you are authorised to use, de-identified where practical. Firms are isolated, two-factor sign-in is available, original files are purged after seven days, and a Data Processing Addendum covers client data.
   Security ↗ DPA ↗
4. **Work through it together**
   Import, review, analyse and draft the client document in a working session with the founder, within the trial.
5. **Compare with your process**
   Judge the output and the effort against how you would have prepared the same review.

## WHAT TO MEASURE, IN YOUR OWN FIGURES

| MEASURE | TODAY | WITH BORDERFOLIO |
|---|---|---|
| Preparation time<br>from first statement to client-ready draft | | |
| Manual re-entry and copy-paste steps<br>figures typed or moved between files | | |
| Corrections and missing information<br>found during preparation | | |
| Changes before the review is client-ready<br>edits after the first draft | | |

| Founding Adviser pilot | Price, held for the first year | To start | |
|---|---|---|---|
| 25 firms | $99 a month or $999 a year | 30-day trial, no card | All plans ↗ |

## A Canadian client with US ties? Let's review it together.

Tell us the case. We'll work through the cross-border analysis with your team and prepare a client-ready draft together during your free trial, from the data you already hold.

**Steffan Kharmaaiarvi**
Founder, Borderfolio

Software engineer since 2018 in fintech, payments and market data, and a long-term index investor across brokers and currencies. Built Borderfolio end to end and works through your case with you.

admin@borderfolio.app
LinkedIn
b2b.borderfolio.app

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